R
971
.063
DOM
CE SC

Miss Waldon
Mrs Lyle
From
F. Berry

Dominion of Canada

SECOND VICTORY LOAN

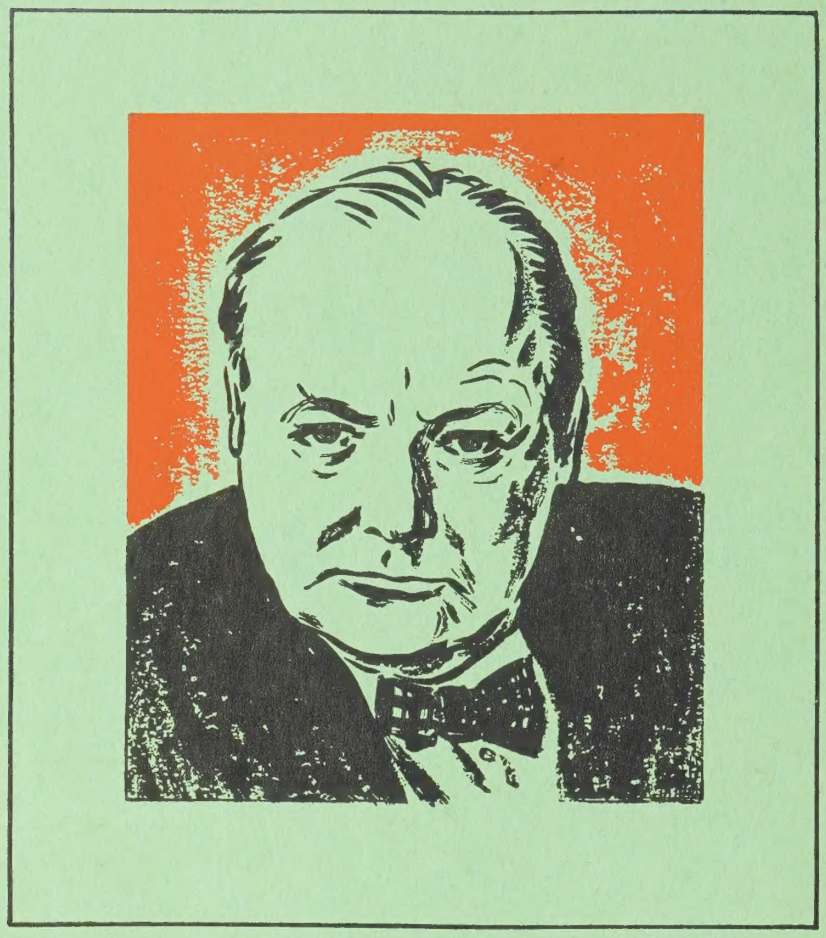
February 1942

OFFICIAL EMPLOYEE SALESMAN

Miss F. Waldon

NAME

SALESMAN'S PORTFOLIO



3 2022 17694628 9

"THE CRISIS is upon us!"

WINSTON CHURCHILL

R 971.063 DOM
Dominion of Canada second
Victory Loan, February 1942
1942.

CESC 1225124

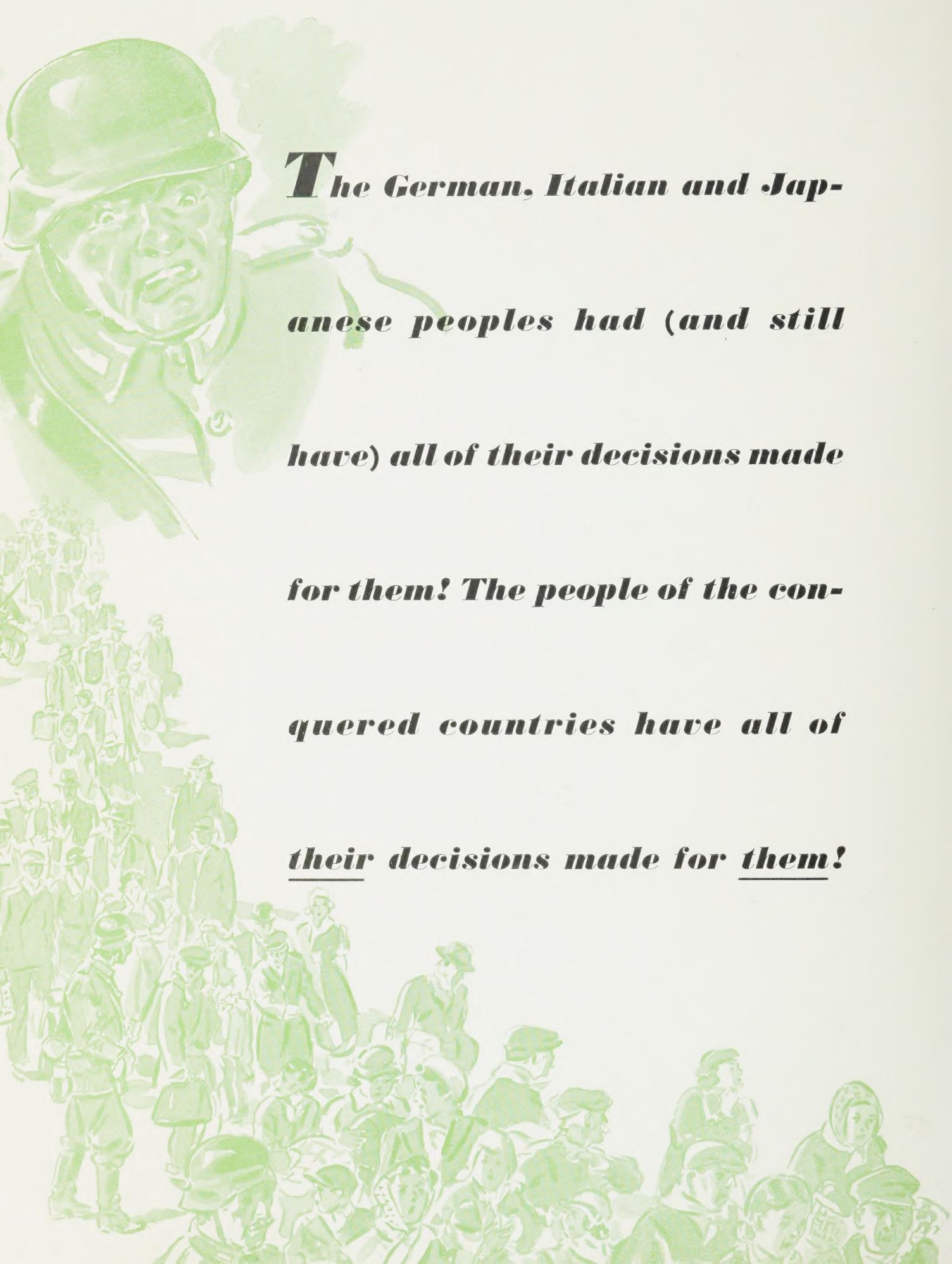
Special Collections
Hamilton Public Library

But, fortunately,

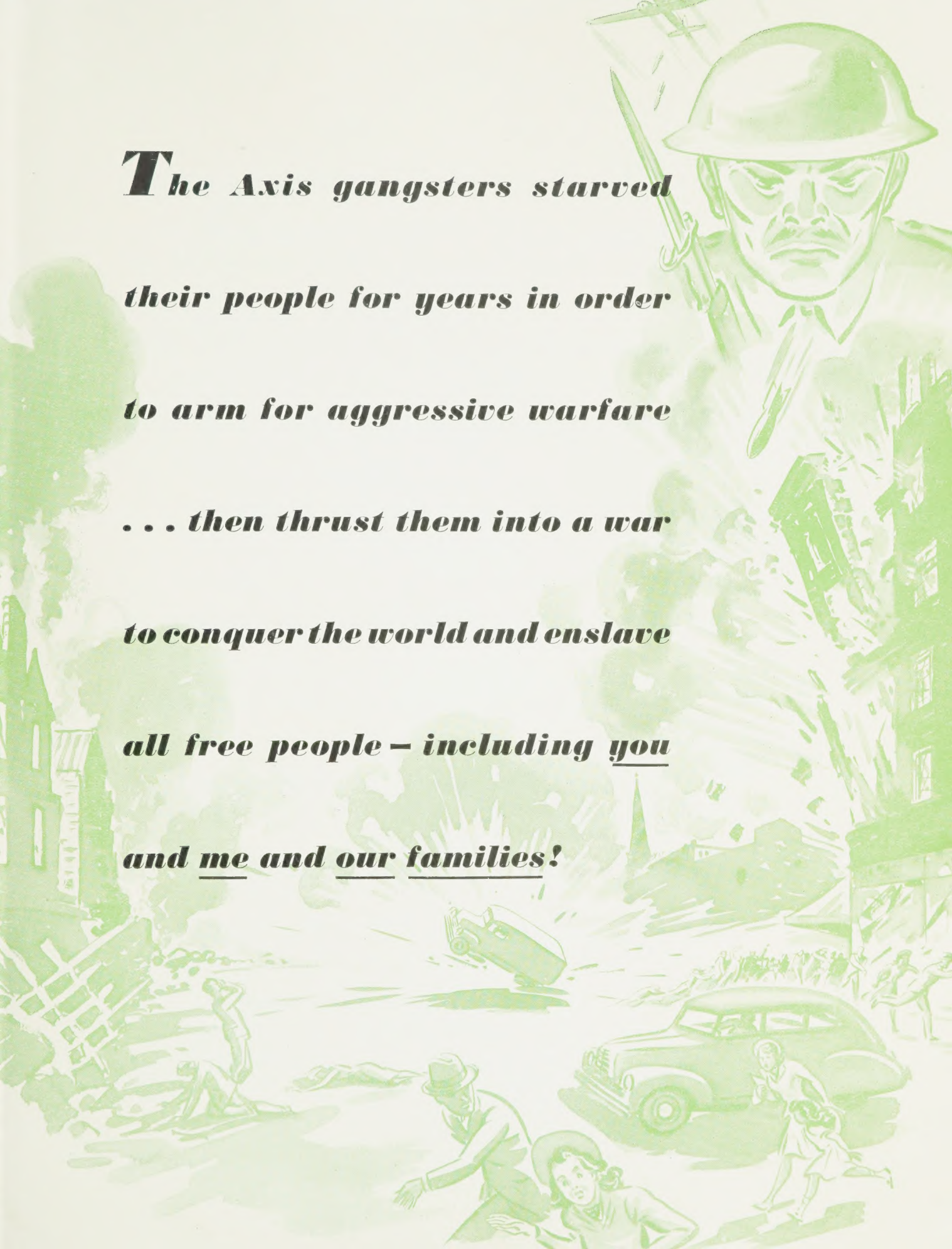
the decision still

lies in our hands -

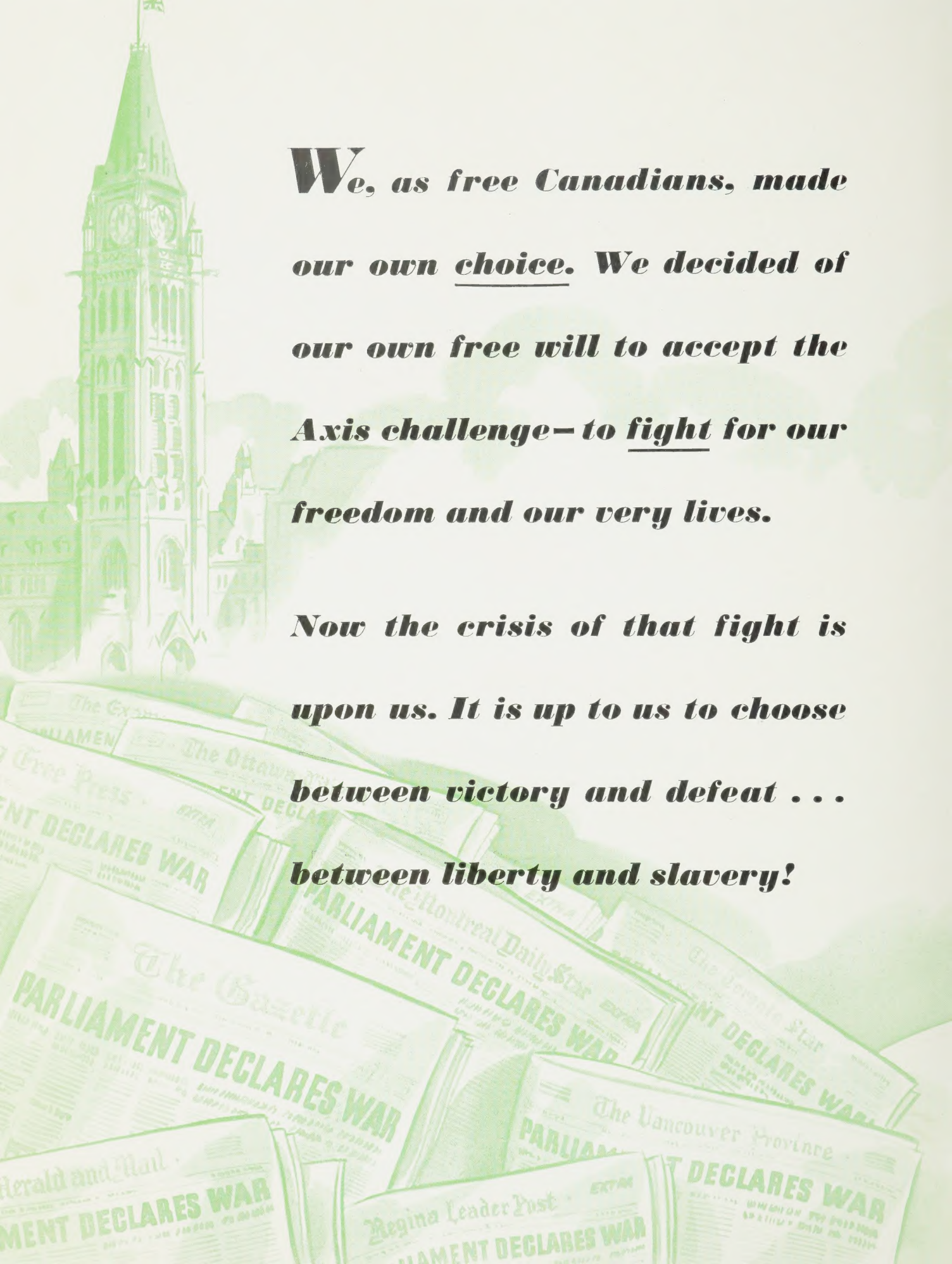
YOURS and MINE!



The German, Italian and Japanese peoples had (and still have) all of their decisions made for them! The people of the conquered countries have all of <u>their</u> decisions made for <u>them</u>!



The Axis gangsters starved their people for years in order to arm for aggressive warfare . . . then thrust them into a war to conquer the world and enslave all free people – including you and me and our families!



We, as free Canadians, made our own choice. We decided of our own free will to accept the Axis challenge—to fight for our freedom and our very lives.

Now the crisis of that fight is upon us. It is up to us to choose between victory and defeat . . . between liberty and slavery!

How can we make our choice?

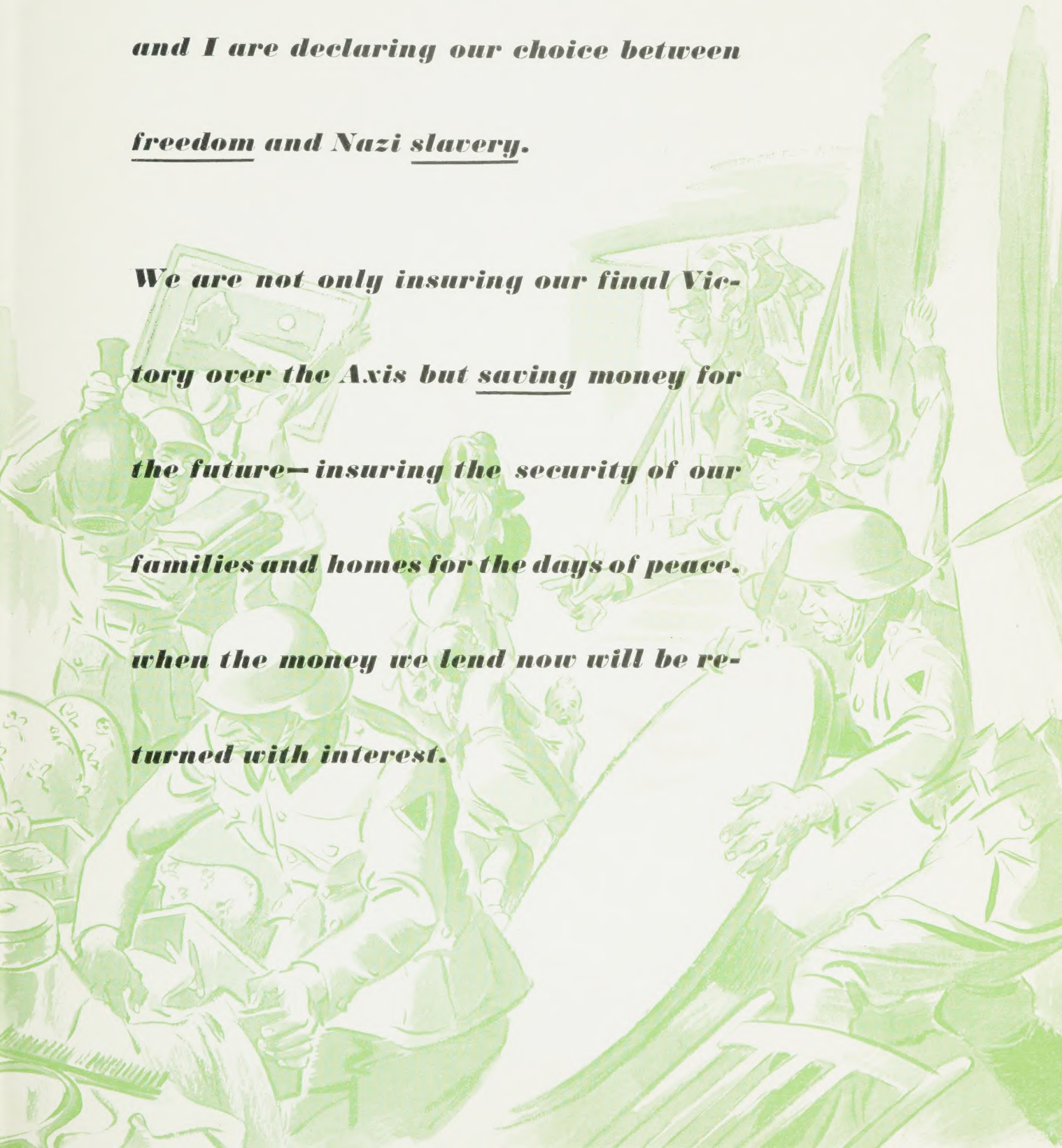
By putting up our money . . . by lending it, voluntarily, to our country for use in wiping out the Axis aggressors once and for all. If we don't do this—if we make the wrong choice—then we shall deserve whatever happens to us. And one thing that is likely to happen is that we shall never again have the opportunity to make our own decisions or to lend our money voluntarily!

Your dollar and my dollar are every bit as important now as the rich man's thousand dollars or the banks' hundreds of thousands . . . more important, in fact, because there are so many more of us! Do you know that in this country of ours nine out of every ten people who are gainfully employed are earning less than $2,000 a year?

The success of this Second Victory Loan depends on us—on your subscription and my subscription for every dollar we can put aside every week as wage earners or salaried workers.

By buying the new Victory Bonds, you and I are declaring our choice between freedom and Nazi slavery.

We are not only insuring our final Victory over the Axis but saving money for the future— insuring the security of our families and homes for the days of peace. when the money we lend now will be returned with interest.



Let's

Get in and FIGHT!

BUY VICTORY BONDS NOW!

INVEST TO INSURE YOUR FREEDOM

3

The Minister of Finance of the Dominion of Canada offers for public subscription

$600,000,000

SECOND

VICTORY LOAN

Dated and bearing interest from 1st March 1942, and offered in three maturities, as follows:

For Cash or Conversion

Twelve-year

3% BONDS DUE 1st MARCH 1954

PAYABLE AT MATURITY AT 101%

Callable at 101 in or after 1952

Interest payable 1st March and September

Denominations,

$50, $100, $500, $1,000, $5,000, $25,000

ISSUE PRICE: 100%,

yielding 3.07% to maturity

For Cash or Conversion

Six-year

2¼% BONDS DUE 1st MARCH 1948

PAYABLE AT MATURITY AT 100%

Non-callable to maturity

Interest payable 1st March and September

Denominations,

$1,000, $5,000, $25,000

ISSUE PRICE: 100%,

yielding 2.25% to maturity

For Conversion only

Two and one-half year

1½% BONDS DUE 1st SEPTEMBER 1944

PAYABLE AT MATURITY AT 100%

Non-callable to maturity

Interest payable 1st March and September

Denominations,

$1,000, $100,000

ISSUE PRICE: 100%,

yielding 1.50% to maturity

Principal and interest payable in lawful money of Canada; the principal at any agency of the Bank of Canada and the interest semi-annually, without charge, at any branch in Canada of any Chartered Bank.

Bonds may be registered as to principal or as to principal and interest, as hereinafter provided, through any agency of the Bank of Canada.

CASH SUBSCRIPTIONS

Cash subscriptions will be received *only for the 3% and/or the 2¼% bonds* and may be paid in full at the time of application at the issue price in each case *without* accrued interest. Bearer bonds with coupons will be available for prompt delivery. Cash subscriptions may also be made payable by instalments, plus accrued interest, as follows—

10% on application; 15% on 15th April 1942; 15% on 15th May 1942;
20% on 15th June 1942; 20% on 15th July 1942;
20.82% on the 3% bonds OR 20.62% on the 2¼% bonds, on 15th August 1942.

The last payment on 15th August 1942, covers the final payment of principal, plus .82 of 1% in the case of the 3% bonds and .62 of 1% in the case of the 2¼% bonds representing accrued interest from 1st March 1942, to the due dates of the respective instalments.

CONVERSION SUBSCRIPTIONS

Holders of Dominion of Canada 1½% Bonds due 15th May 1942, and Dominion of Canada 2% Bonds due 1st June 1942, may, for the period during which the subscription lists are open, tender their bonds *with final coupon attached,* in lieu of cash, on subscriptions for a like or greater par value of bonds of *one or more* maturities of this loan at the issue price in each case *without* accrued interest. The surrender value of the 1½% Bonds will be 100.59% of their par value, and of the 2% Bonds will be 100.80% of their par value, inclusive of accrued interest in each case; the resulting adjustment to be paid in cash.

The Minister of Finance reserves the right to accept or to allot the whole or any part of the amount of this loan subscribed for cash for either or both of the available maturities if total subscriptions are in excess of $600,000,000.

The cash proceeds of this loan will be used by the Government to finance expenditures for war purposes.

The lists will open on 16th February 1942, and will close on or about 7th March 1942, with or without notice, at the discretion of the Minister of Finance.

SAFETY • INCOME • SALEABILITY

AUTHORIZATION

The Second Victory Loan is authorized under authority of Acts of the Parliament of Canada, and both principal and interest are a charge on the Consolidated Revenue Fund of Canada. The books of the Loan will be kept at the Head Office of the Bank of Canada, Ottawa.

DETAIL OF 3% BONDS DUE 1954

The 3% bonds payable 1st March 1954 at 101%, will be dated and bear interest from 1st March 1942, and will be subject to redemption at the option of the Government, as a whole or in part, at 101% and accrued interest on or after 1st March 1952, at any time on sixty days' notice. Bearer bonds with coupons will be issued in denominations of $50, $100, $500, $1,000, $5,000 and $25,000, and may be registered as to principal. Bearer bonds of $5,000 and $25,000 denominations will be available only at the time of issue and will be exchangeable without charge at any time into bearer bonds of smaller denominations. Fully registered bonds, the interest on which is paid direct to the owner by cheque, will be issued in denominations of $500, $1,000, $5,000, $10,000 and $100,000.

DETAIL OF 2¼% BONDS DUE 1948

The 2¼% bonds payable 1st March 1948 at 100%, will be dated and bear interest from 1st March 1942, and will be non-callable to maturity. Bearer bonds with coupons will be issued in denominations of $1,000, $5,000 and $25,000, and may be registered as to principal. Bearer bonds of $5,000 and $25,000 denominations will be available only at the time of issue and will be exchangeable without charge at any time into bearer bonds of $1,000. Fully registered bonds, the interest on which is paid direct to the owner by cheque, will be issued in denominations of $1,000, $5,000, $10,000 and $100,000.

DETAIL OF 1½% BONDS DUE 1944

The 1½% bonds payable 1st September 1944 at 100%, will be dated and bear interest from 1st March 1942, and will be non-callable to maturity. Bearer bonds with coupons will be issued in denominations of $1,000 and $100,000, and may be registered as to principal. Bearer bonds of $100,000 denomination will be available only at the time of issue and will be exchangeable without charge at any time into bearer bonds of $1,000. Fully registered bonds, the interest on which is paid direct to the owner by cheque, will be issued in denominations of $1,000, $10,000 and $100,000.

TRANSFER REGULATIONS

The first transfer of fully registered bonds of each maturity of this loan into bearer bonds with coupons attached will be effected on or after 1st April 1942 without charge. On subsequent transfers, subject to such reasonable conditions as the Minister may prescribe and the payment of fifty cents for each new bond issued, holders of fully registered bonds without coupons will have the right to convert into bonds with coupons, and holders of bonds with coupons will have the right to convert into fully registered bonds without coupons at any time on application to any agency of the Bank of Canada.

DELIVERY OF BONDS

Bearer bonds with coupons attached, of each maturity of this loan, will be available for delivery at the time of application, or within five days thereof, to cash or conversion subscribers initially making payment in full. Bonds registered as to principal, or as to principal and interest, will be delivered to subscribers upon making payment in full as soon as the required registration can be effected.

PAYMENT IN FULL ON INSTALMENT DATES

Subscriptions may be paid in full at the time of application at the issue price, or prices, *without* accrued interest, or, in respect to the 3% and/or 2¼% bonds, on any instalment due date thereafter; in the latter case accrued interest on the respective instalment or instalments will be charged. Under this provision, payment for subscriptions may be made as follows—

	3% Bonds	2¼% Bonds
If remainder (90%) paid 15th April 1942 - - - -	$90.33 per $100	$90.25 per $100
If remainder (75%) paid 15th May 1942 - - - - -	$75.52 per $100	$75.39 per $100
If remainder (60%) paid 15th June 1942 - - - -	$60.67 per $100	$60.50 per $100
If remainder (40%) paid 15th July 1942 - - - -	$40.77 per $100	$40.58 per $100
If remainder (final) paid 15th August 1942 - - -	$20.82 per $100	$20.62 per $100

INITIAL PAYMENT AND TITLE

Subscriptions, other than those paid in full on application, must be accompanied by a payment of 10% of the par value subscribed. All cheques covering payments are to be made payable to the credit of the Receiver General of Canada. Title to the bonds shall not pass to the subscriber until payment in full has been completed. Subscriptions will be accepted by Victory Loan Salesmen, by any branch in Canada of any Chartered Bank, or by any authorized Savings Bank, Trust or Loan Company.

INSTALMENT PAYMENTS AND RECEIPTS

Non-negotiable receipts will be issued upon request to all instalment subscribers by the Chartered Bank, authorized Savings Bank, Trust or Loan Company, designated by the subscriber in the application form. These receipts will be exchangeable for bonds at the designated bank, trust or loan company, when the subscription is fully paid. All receipts must be exchanged before 1st September 1942. Payment of all instalments must be made at the bank, trust or loan company, originally designated by the subscriber. Payment of instalments, or payment of balance in full, after the subscription lists are closed, should be made only on an instalment due date.

FORM OF BOND

Subscribers must indicate on their applications the form of bond and the denominations required, and the bond so indicated will be delivered by the designated bank, trust or loan company.

Application forms may be obtained from any Victory Loan Salesman, from the National War Finance Committee or any representative thereof, from any branch in Canada of any Chartered Bank, or from any authorized Savings Bank, Trust or Loan Company.

Department of Finance, Ottawa, 16th February 1942.

ACKNOWLEDGMENT OF APPLICATION

(Do not detach from above)

The undersigned Victory Loan Salesman, Bank, Trust or Loan Company, has received a duly executed application for bonds of the Second Victory Loan, the essential details of which are as follows—

NAME AND ADDRESS OF SUBSCRIBER

.....
(Name)

.....
(Address)

AMOUNT AND MATURITY SUBSCRIBED

$.....of 3% BONDS $.....of 2¼% BONDS $.....of 1½% BONDS
(Par value) (Par value) (Par value)

PAYMENT AND DELIVERY TO BE MADE AT

.....
(Name of Bank, Trust or Loan Company)

.....
(Branch and address)

Date.....1942.

.....
(Signature of receiver of application)

SPECIAL NOTE

The subscriber should carefully preserve this acknowledgment. It evidences his subscription and indicates the branch of the Bank, Trust or Loan Company where he has undertaken to complete the transaction. Subscribers should allow about five days from date of application for bonds to be available at designated Bank, Trust or Loan Company. Complete details of the security purchased and the manner in which payment is to be made therefor will be found above and on the reverse hereof.

APPLICATION FORM

SECOND VICTORY LOAN

To, Bank of Canada, fiscal agent of the Government of Canada:

I/WE hereby agree to purchase bonds of the Second Victory Loan, as designated below, and to make payment therefor in accordance with the terms of the official prospectus of the loan.

NAME AND CORRECT POSTAL ADDRESS OF SUBSCRIBER

(Print full name and state whether Mr., Mrs. or Miss) (Telephone number)

(Complete and correct postal address)

AMOUNT (PAR VALUE) OF BONDS DESIRED

	3% BONDS	2¼% BONDS	1½% BONDS
FULLY PAID SUBSCRIPTION	$	$	$
INSTALMENT SUBSCRIPTION	$	$	USE ABOVE SPACE FOR SUBSCRIPTIONS TO 1½% BONDS AS THEY ARE ONLY AVAILABLE BY FULLY-PAID CONVERSION.

See reverse hereof for details of instalment plan.

Subscribers proposing to pay in whole or part by conversion of 1½% and/or 2% bonds due 1942 will fill in on reverse hereof the amount of either or both of same to be surrendered.

PAYMENT AND DELIVERY TO BE MADE AT

(Name of Bank, Trust or Loan Company)

(Branch and address)

METHOD OF PAYMENT

FULLY-PAID SUBSCRIPTION BY CHEQUE HEREWITH	INSTALMENT SUBSCRIPTION BY CHEQUE HEREWITH	AT ABOVE-NAMED BANK, TRUST OR LOAN CO.	IN EXCHANGE FOR 1½% AND/OR 2% BONDS DUE 1942

Mark prominently with a cross, in the one or more rectangles indicating the desired method.

FORM AND DENOMINATIONS OF BONDS DESIRED

	3% BONDS			2¼% BONDS		1½% BONDS	
BEARER BONDS WITH COUPONS ATTACHED	X $50	X $100	X $500	X $1M			X $1M
	X $1M	X $5M	X $25M	X $5M	X $25M		X $100M
★REGISTERED ONLY AS TO PRINCIPAL	X $50	X $100	X $500	X $1M			X $1M
	X $1M	X $5M	X $25M	X $5M	X $25M		X $100M
★REGISTERED AS TO BOTH PRINCIPAL AND INTEREST	X $500		X $1M	X $1M	X $5M	X $1M	X $10M
	X $5M	X $10M	X $100M	X $10M	X $100M		X $100M

★ If registered bonds desired complete the instructions on reverse hereof.

Victory Loan Salesman (if any) securing subscription—

Name

Address

DIVISION

UNIT

DISTRICT

Date.....1942

(Signature of subscriber)

PUBLICITY

This subscription may be reported to the National War Finance Committee.....

(Subscriber initial)

SPECIAL NOTE

In the case of all cash subscriptions a cheque in favour of the Receiver General of Canada in full payment, or for the first instalment thereon, should be attached. In the case of conversion subscriptions the bonds to be surrendered must be delivered at the bank, trust or loan company designated above. **Victory Loan Salesmen are not authorized to accept cash or securities in payment for bonds of the Second Victory Loan.**

CHEQUE FORM

(To be detached only by Bank on which drawn)

CHEQUE STAMP

ACCOUNT No.....

1942

PAY to the credit of the RECEIVER GENERAL OF CANADA the sum of

dollars $

To.....

(Name of Bank, Trust or Loan Company)

(Branch)

(Signature)

SCHEDULE OF INSTALMENT PAYMENTS

(Applicable only to the 3% and/or 2¼% bonds)

		3% Bonds	2¼% Bonds
On Application	10% or $10 per $100 bond, or if fully-paid	$100.00	$100.00
On 15th April 1942	15% or $15 per $100 bond, or if remainder (90%) paid	90.33	90.25
On 15th May 1942	15% or $15 per $100 bond, or if remainder (75%) paid	75.52	75.39
On 15th June 1942	20% or $20 per $100 bond, or if remainder (60%) paid	60.67	60.50
On 15th July 1942	20% or $20 per $100 bond, or if remainder (40%) paid	40.77	40.58
On 15th August 1942	final payment per $100 bond under instalment plan	20.82	20.62

The last payment on 15th August 1942, covers the final payment of principal, plus .82 of 1% in the case of the 3% bonds and .62 of 1% in the case of the 2¼% bonds representing accrued interest from 1st March 1942, to the due dates of the respective instalments. The first six months interest on the loan will be paid holders of bonds on 1st September 1942.

CONVERSION OF 1½% AND 2% BONDS DUE 1942

In part or full payment for the within-subscribed bonds of the Second Victory Loan the subscriber will surrender or cause to be surrendered at the Bank, Trust or Loan Company designated—

$..... **DOMINION OF CANADA 1½% BONDS DUE 15th MAY 1942, PRICE 100.59,**

and/or $..... **DOMINION OF CANADA 2% BONDS DUE 1st JUNE 1942, PRICE 100.80.**

The above prices are the respective surrender value of each issue in percentage of par value and are inclusive of accrued interest in each case; the resulting adjustment to be paid in cash. In no case shall the amount (par value) of the 1½% and/or the 2% bonds surrendered exceed the amount (par value) of bonds of the Second Victory Loan subscribed. The surrender value of bonds converted must be at least 10% of the cost value of the 3% and/or the 2¼% bonds subscribed, otherwise a cheque for the difference must be attached. Conversion into the new 1½% bonds must be for the same par value.

IMPORTANT—The 1½% and/or the 2% bonds surrendered must have, in the case of coupon bearer and coupon registered bonds, the final coupon *attached*. If registered, they must be accompanied by the necessary transfer documents, which may be obtained at any branch in Canada of any Chartered Bank or any authorized Savings Bank, Trust or Loan Company.

REGISTRATION INSTRUCTIONS

If registered bonds desired state in whose name to be registered and furnish at least one Christian or given name. Where bonds are to be registered in the name of a married woman her own Christian or given name *must* be stated, not that of her husband.

.....

(Print full name and state whether Mr., Mrs. or Miss)

.....

.....

(Give complete and correct postal address above)

Registration instructions approved .....

(To be signed by subscriber if bonds are to be registered in a name other than that of the subscriber.)

RECEIPT FOR BONDS

I/WE hereby acknowledge receipt of the within-described bonds of the Second Victory Loan—

....

(Date) (Signature)

Serial number(s) of bond(s) .....

THIS ENTIRE PANEL FOR BANK USE ONLY

Application number

Receipt number

RECORD OF INSTALMENT PAYMENTS

	DATE	AMOUNT
1st Pay't.		
2nd Pay't.		
3rd Pay't.		
4th Pay't.		
5th Pay't.		
6th Pay't.		

I hereby authorize the Bank, Trust or Loan Co. designated on reverse hereof, to debit my Current/Savings Account No. ..... with subsequent payments as due on this subscription.

Signature.

Form SR-12

SECOND VICTORY LOAN

EMPLOYEE PURCHASE AGREEMENT

To .....
(Name of Employer)

I agree to purchase SECOND VICTORY LOAN BOND(S) as follows:

1954 [redacted] MATURITY

Denominations	Amount
..... x $ 50 —	$.....
..... x $ 100 —	$.....
..... x $ 500 —	$.....
..... x $1000 —	$.....
Total.....	$

and in payment authorize you to deduct from my pay.....instalments of $..... and a final instalment of $.....which include the full purchase price and interest charges.

When the payments are completed you agree to deliver the bond(s) to me with all interest coupons attached.

Signature.....

Date..... Payroll number (if any).....

Acknowledgment is hereby made that.....

of.....has agreed to purchase:
(Home Address)

SECOND VICTORY LOAN BOND(S)

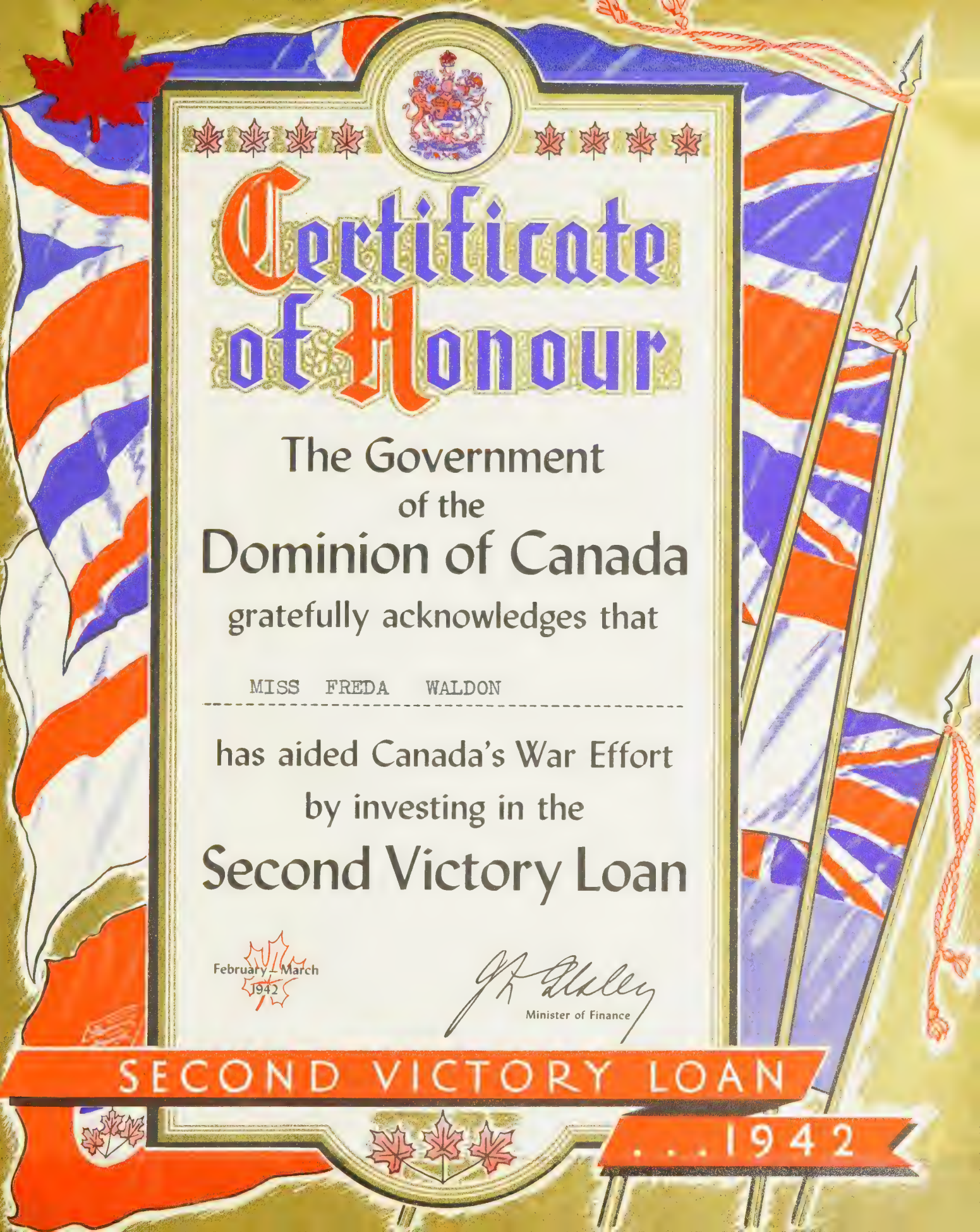
1954 [redacted] MATURITY

Denominations	Amount
..... x $ 50 —	$.....
..... x $ 100 —	$.....
..... x $ 500 —	$.....
..... x $1000 —	$.....
Total.....	$

by means of deductions from his (her) pay.

Date..... .....

AUTHORIZED SALESMAN


Certificate of Honour
The Government
of the
Dominion of Canada
gratefully acknowledges that
MISS FREDA WALDON
has aided Canada's War Effort
by investing in the
Second Victory Loan
February – March
1942
Minister of Finance
SECOND VICTORY LOAN
. . . 1942

1942 — VICTORY LOAN PLAN —

MEMBERS OF OUR CREDIT UNION MAY PURCHASE V I C T O R Y L O A N B O N D S

(1) Time payment plan for weekly paid employees at rate of $2.00 per week, PER ONE HUNDRED DOLLAR BOND.

(2) Time payment plan for semi-monthly paid employees at rate of $4.30 per half month, PER ONE HUNDRED DOLLAR BOND.

(3) If you are now paying on a bond of the last issue, you may order further bonds of this loan, payments for the second order will commence at the completion of the original contract. A small additional charge will be made for this service.

LIFE INSURANCE on LOAN BALANCES will, of course, be included on ALL BOND ORDERS as in the past. This means that in case of the death of a member during repayment, the bonds will become the property of the deceased person's estate, without further payments.

ALL BOND PURCHASES ON THE TIME PAYMENT PLAN ARE REPAYABLE IN ONE YEAR.

Your inquiries are solicited. This Credit Union has enlisted in the War effort for the duration.

Money to loan to members at all times.

HAVE YOU ARRANGED FOR YOUR I N C O M E T A X P A Y M E N T S ?

The due date for same is ONE MONTH EARLIER this year. LET US HELP YOU!

If you have not budgeted for this important event, why not borrow the necessary amount and repay over the period of one year or less.

YOU MAY BORROW FOR MANY PURPOSES.

Call your CREDIT UNION office if and when a need should arise.

CALL

7-1551 — LOCAL 49

OFFICE HOURS

9 AM TO 1 PM DAILY

EATONS OF HAMILTON

SUPPLIED AND LAID
THE

MARBOLEUM RUG

IN THE CREDIT UNION OFFICE

THE STEEL FILING CASES IN OUR NEW OFFICE WERE PURCHASED FROM

OFFICE SPECIALTY

MFG. COMPANY LTD.

TERMINAL BUILDING
King Street East

2 - 1 7 6 7

LOAN AND SHARE INSURANCE

Protecting the lives of our members

Is carried by Your Credit Union with

CUNA

THE CUNA MUTUAL
INSURANCE SOCIETY,

MADISON ----- WISCONSIN.

THE OFFICERS AND MEMBERS OF THE HAMILTON MUNICIPAL EMPLOYEES' CREDIT UNION LTD.

Announce the opening of their new quarters - THIRD FLOOR - City Hall and wish to take this opportunity of recognizing the co-operation and assistance of

MR. A. R. HANNAFORD
MR. THOMAS LEE
MR. WILLIAM ALLAN

HIS WORSHIP THE MAYOR AND MEMBERS
OF THE BOARD OF CONTROL
AND CITY COUNCIL

TOGETHER WITH MANY OTHERS

The Fidelity Bonds on our Treasurer and Office Clerk

are

carried

with

RALPH MCKAY

AND COMPANY

INSURANCE

Sun Life Bldg.
42 James S. 7 - 4545

FLUORESCENT

LIGHTING

"THE NEAREST THING TO DAYLIGHT"

THIS MODERN LIGHTING SYSTEM WAS INSTALLED IN OUR NEW HOME BY

CHADWICK CARROLL BRASS & FIXTURES LTD.

365 Wilson St. ---------- 2 - 9393

"UNION LABELLED"

PRINTING FORMS, PASS BOOKS, ETC.,
made for us BY

Lairclough Printing Company

13 Charles Street ---------- 7 - 3258

57 JOHN S. — 2-1500

OUR FURNITURE, DESKS, CHAIRS, ETC.

ARE ALL FROM

THE R.C. WEBBER COMPANY

OFFICE SUPPLIES

TRIM LUMBER

AND WALLBOARD

BY

Commercial Lumber Co.

2-2461

WENTWORTH

STREET SOUTH

ALL THE

GLASS

IN THE NEW OFFICE
OF OUR CREDIT UNION
CAME FROM

CAMPBELL BROS.

7-3801

77 PARK N.

MEMBERS ARE URGED
TO

MAKE FULL USE OF

THE OFFICE

FACILITIES

OPEN DAILY - 9 A.M. to 1 P.M.

CALL IN AND SEE THE PRODUCT OF
OUR JOINT SAVINGS PLAN

ALL THE
PAINTING AND GRAINING
DONE
UNDER THE PERSONAL
SUPERVISION
OF

H.F. HENDRIDGE

4-9335

38 Barnesdale N.

ALL OUR
BASE PLUGS AND
MISCELLANEOUS WIRING
DONE BY

Kenner Electric Co

1147 MAIN E

4-6113

WE USE ONLY

REMINGTON — RAND —

KARDEX & ADDING MACHINES

8 HUGHSON S. — 7-6677

AN OPEN LETTER

TO CIVIC EMPLOYEES WHO ARE NOT AS YET MEMBERS OF THIS

CREDIT UNION

Ladies and Gentlemen:-

In September 1936 a handful of interested employees gathered for the purpose of assisting each other to financial betterment.

Our first collection amounted to $2.00. We can be pardoned, I am sure, for the pride we take in presenting our financial statement, shown below, for your information.

We have never solicited membership, feeling that employees of the City of Hamilton would come in as the need arose and as the proof of a sound policy of savings and credit was established.

This is not a membership campaign, but we do invite those who are not assisting in this good work to lend their names and savings ability to swell the volume of service which we are giving.

Membership fee is 25 cents. You may use the form on the next page. Do it now!

Yours faithfully,

C G Smith

CGS/KCK.

TREASURER-MANAGER.

HAMILTON MUNICIPAL EMPLOYEES CREDIT UNION LIMITED

Financial Statistics as at Dec. 31/41.

Loan balance to members	66,495.46	Share balance of members	71,187.51
Investments	3,200.00	Deposit Accounts	5,980.60
Bank Balance - Dec. 31/41.	10,331.90	Guaranty Fund	1,592.85
		Undivided Profit Account	851.34
		In Trust - Reserve	415.06
	$ 80,027.36		$ 80,027.36
Income 1941		**Distribution of Income**	
Interest	7,420.98	Operating Expenses	3,109.63
Fees - Entry	44.00	Insurance Premium	1,058.90
Miscellaneous Fees	10.56	League Dues	106.40
Bond Interest	97.50	Guaranty Fund - Fees	44.00
Loan Interest	4.17	Guaranty Fund - 20%	836.49
Other Income	756.03	Interest on Deposits	136.67
Insurance Rebate	40.86	Dividend on Shares	2,765.40
Annual Fees	130.50	To Undivided Profits	447.11
	$ 8,504.60		$ 8,504.60

APPLICATION

HAMILTON MUNICIPAL EMPLOYEES' CREDIT UNION LIMITED

I hereby apply for membership in the above organization

NAME _____

ADDRESS _____

DEPARTMENT _____

I WILL SAVE $_____ PER PAY.

GESTETNER

DUPLICATING MACHINE AND GESTETNER INK WERE USED IN THE COMPILATION OF THIS NOTICE.

E. G. NICHOLLS - Manager -- 2-2668

THE PAPER USED IN THIS REPORT IS SUPPLIED BY

ROBERT DUNCAN CO.

YORK AND JAMES STS. 7-3865

ANNUAL MEETING CHARTS --- POSTERS -- LAPEL BUTTONS

AND SMALL CHANGE BANKS
PRODUCED BY UNION WORKERS AT THE

CUNA SUPPLY CO-OPERATIVE OF MADISON, WISCONSIN.

A L S O

PUBLISHERS OF THE BRIDGE MAGAZINE

A N D

LATEST CREDIT UNION HANDBOOK --

" CREDIT UNION NORTH AMERICA "

By Roy F. Bergengren

Current copies of both on file in the credit union office. We will be glad to loan same to interested persons, or copies may be secured by leaving your order.

SECOND VICTORY LOAN
1942
CITY EMPLOYEES' COMMITTEE
BULLETIN NO. 1.

Our final bulletin on the first loan last year was an urgent plea for more subscriptions to which city employees responded, and helped Hamilton to earn first place in Canada in the matter of individual subscriptions.

War -- TOTAL WAR -- its dangers -- its responsibilities -- its effect on morale which may be endangered by many factors at home, must find us strengthened individually to do the job we can do now in our democratic way -- BUY VICTORY BONDS as a DUTY, and as an INVESTMENT. All else aside, we must meet the spring threat, from the dictators and support this second VICTORY LOAN to the utmost, and whatever more that may be required of us in our drive for victory.

"We did it before, and we will do it again"-- the objective set for us last year was reached, but not without difficulty. Many employees made outstanding contributions -- others failed. The non-subscriber of one year ago should be ready to take up the slack which may result from the inability of last year's leading subscribers to do as much as before.

The head of your department or his nominee or the City Clerk's Department will be pleased to assist you in making your INVESTMENT. No one receives any payment for handling this work. Subscribe through the employees committee and if married your wife is invited to do the same.

The Victory Loan campaign opens February 16th, 1942.

You may pay in full by cheque (no cash accepted) or you may avail yourself of the time payment plan authorized by the government through your bank at the same rate of interest as paid on the bonds.

The Hamilton Municipal Employees' Credit Union Ltd. offers you a plan to carry your investment as follows:

(1) Employees paid weekly buy at the rate of $2.00 a week, PER ONE HUNDRED DOLLAR BOND.
(2) Employees paid semi-monthly buy at the rate of $4.30 per half month PER ONE HUNDRED DOLLAR BOND.
(3) If you are now paying on a bond of the last issue, you may order further bonds of this loan, payments for the second order will commence at the completion of the original contract. A small additional charge will be made for this service.

LIFE INSURANCE on LOAN BALANCES protects ALL BOND ORDERS as in the past. This means that in case of the death of a member during repayment, the bonds will become the property of the deceased person's estate, without further payments.

ALL BOND PURCHASES ON THE TIME PAYMENT PLAN ARE REPAYABLE IN ONE YEAR.

Your inquiries are solicited. This Credit Union has enlisted in the War effort for the duration.

A proposal from the Bank of Montreal (Market Branch) is as follows:

> 10% down -- balance in semi-monthly or monthly payments over a period of twelve months -- interest rate charged for first six months same as paid on bond, thereafter 1% additional until final payment is made.

If you prefer to buy bonds without going through the employees' set-up, will you please send a confidential memorandum of your purchase to the City Clerk. The City Employees' quota will then receive credit for your contribution.

Next week you will receive Victory Loan forms. THINK WHAT YOU CAN BUY AND BUY MORE THAN YOU THINK YOU CAN.

IT IS JUST AS IMPORTANT FOR MUNICIPAL EMPLOYEES TO PROMOTE GOOD-WILL TOWARDS THEIR SERVICE AS IT IS FOR ANY OTHER BUSINESS GROUP TO DO THE SAME. LET OUR EFFORT BE "TOPS".

HAMILTON PUBLIC LIBRARY
FEB 2 7 1942

"THEY ASKED FOR TOTAL WAR...

Let us make sure they get it!"

— WINSTON CHURCHILL

We'll *give* them total war — and make them like it! The workers of Canada can take it. We can teach those Nazi gangsters a lesson they'll never forget. To do it, we must change our way of living . . . give up a lot of luxuries we used to think of as necessities . . . and buy Victory Bonds *now!* If we win, our Victory Bonds are the best investment in the world. If we should lose—nothing will be worth anything.

Come on, Canada!

Buy the New VICTORY BONDS

HAMILTON PUBLIC LIBRARY
FEB 17 1942

MINISTER OF FINANCE
CANADA

Ottawa, 16th February, 1942.

FELLOW CANADIAN:

Once again it is my duty to communicate with you with regard to the financial needs of the country for war purposes.

In June last 962,000 Canadians responded to an appeal to buy bonds of the First Victory Loan, and thus supported the Government in its huge programme for manufacturing munitions of war and for equipping and maintaining our fighting men in the Navy, Army and Air Force.

Now the time has arrived when it becomes necessary to offer the Second Victory Loan to provide funds for a continuation of the same purposes. Since June last, the conflagration of war has spread and now the enemy faces us on two Oceans, so that, far from there being any lessening in the demands upon us, the necessities of the hour have increased. If there was ever a time in our history when the resources of every Canadian citizen should be placed unhesitatingly at the disposal of the country, surely that time is now.

It is therefore with high confidence that I ask you to read carefully the enclosed prospectus relating to Canada's Second Victory Loan, and searchingly to decide for yourself the utmost extent to which you, out of your own resources, can support this highly important national enterprise. I would particularly draw to your attention the fact that the bonds can be purchased on a partial payment basis spread over a period of months.

The Victory Loan of last June met with such resounding success that our Allies were cheered and our enemies were given conclusive proof of the solidarity and determination of this Dominion in its fight for liberty. I have no doubt whatever that what we did before we can do again. The opportunity is open to help your country and at the same time to invest in the safest security which can be found for your money.

A Victory Loan salesman will interview you at an early date to obtain your subscription and I confidently and earnestly invite your co-operation when he calls.

Yours sincerely,

J. L. Ilsley

Minister of Finance.

c.F European War, 1939 – – Finance (Canada

ILTON PUBLIC LIBRAR
1 7 1942

INVEST TO INSURE YOUR FREEDOM

The Minister of Finance of the Dominion of Canada offers for public subscription

$600,000,000

SECOND

VICTORY LOAN

Dated and bearing interest from 1st March 1942, and offered in three maturities, as follows:

For Cash or Conversion

Twelve-year

3% BONDS DUE 1st MARCH 1954

PAYABLE AT MATURITY AT 101%

Callable at 101 in or after 1952
Interest payable 1st March and September
Denominations,
$50, $100, $500, $1,000, $5,000, $25,000

ISSUE PRICE: 100%,
yielding 3.07% to maturity

For Cash or Conversion

Six-year

2¼% BONDS DUE 1st MARCH 1948

PAYABLE AT MATURITY AT 100%

Non-callable to maturity
Interest payable 1st March and September
Denominations,
$1,000, $5,000, $25,000

ISSUE PRICE: 100%,
yielding 2.25% to maturity

For Conversion only

Two and one-half year

1½% BONDS DUE 1st SEPTEMBER 1944

PAYABLE AT MATURITY AT 100%

Non-callable to maturity
Interest payable 1st March and September
Denominations,
$1,000, $100,000

ISSUE PRICE: 100%,
yielding 1.50% to maturity

Principal and interest payable in lawful money of Canada; the principal at any agency of the Bank of Canada and the interest semi-annually, without charge, at any branch in Canada of any Chartered Bank.

Bonds may be registered as to principal or as to principal and interest, as hereinafter provided, through any agency of the Bank of Canada.

CASH SUBSCRIPTIONS

Cash subscriptions will be received *only for the 3% and/or the 2¼% bonds* and may be paid in full at the time of application at the issue price in each case *without* accrued interest. Bearer bonds with coupons will be available for prompt delivery. Cash subscriptions may also be made payable by instalments, plus accrued interest, as follows—

10% on application; 15% on 15th April 1942; 15% on 15th May 1942;
20% on 15th June 1942; 20% on 15th July 1942;
20.82% on the 3% bonds OR 20.62% on the 2¼% bonds, on 15th August 1942.

The last payment on 15th August 1942, covers the final payment of principal, plus .82 of 1% in the case of the 3% bonds and .62 of 1% in the case of the 2¼% bonds representing accrued interest from 1st March 1942, to the due dates of the respective instalments.

CONVERSION SUBSCRIPTIONS

Holders of Dominion of Canada 1½% Bonds due 15th May 1942, and Dominion of Canada 2% Bonds due 1st June 1942, may, for the period during which the subscription lists are open, tender their bonds *with final coupon attached,* in lieu of cash, on subscriptions for a like or greater par value of bonds of *one or more* maturities of this loan at the issue price in each case *without* accrued interest. The surrender value of the 1½% Bonds will be 100.59% of their par value, and of the 2% Bonds will be 100.80% of their par value, inclusive of accrued interest in each case; the resulting adjustment to be paid in cash.

The Minister of Finance reserves the right to accept or to allot the whole or any part of the amount of this loan subscribed for cash for either or both of the available maturities if total subscriptions are in excess of $600,000,000.

The cash proceeds of this loan will be used by the Government to finance expenditures for war purposes.

The lists will open on 16th February 1942, and will close on or about 7th March 1942, with or without notice, at the discretion of the Minister of Finance.

SAFETY • INCOME • SALEABILITY

AUTHORIZATION

The Second Victory Loan is authorized under authority of Acts of the Parliament of Canada, and both principal and interest are a charge on the Consolidated Revenue Fund of Canada. The books of the Loan will be kept at the Head Office of the Bank of Canada, Ottawa.

DETAIL OF 3% BONDS DUE 1954

The 3% bonds payable 1st March 1954 at 101%, will be dated and bear interest from 1st March 1942, and will be subject to redemption at the option of the Government, as a whole or in part, at 101% and accrued interest on or after 1st March 1952, at any time on sixty days' notice. Bearer bonds with coupons will be issued in denominations of $50, $100, $500, $1,000, $5,000 and $25,000, and may be registered as to principal. Bearer bonds of $5,000 and $25,000 denominations will be available only at the time of issue and will be exchangeable without charge at any time into bearer bonds of smaller denominations. Fully registered bonds, the interest on which is paid direct to the owner by cheque, will be issued in denominations of $500, $1,000, $5,000, $10,000 and $100,000.

DETAIL OF 2¼% BONDS DUE 1948

The 2¼% bonds payable 1st March 1948 at 100%, will be dated and bear interest from 1st March 1942, and will be non-callable to maturity. Bearer bonds with coupons will be issued in denominations of $1,000, $5,000 and $25,000, and may be registered as to principal. Bearer bonds of $5,000 and $25,000 denominations will be available only at the time of issue and will be exchangeable without charge at any time into bearer bonds of $1,000. Fully registered bonds, the interest on which is paid direct to the owner by cheque, will be issued in denominations of $1,000, $5,000, $10,000 and $100,000.

DETAIL OF 1½% BONDS DUE 1944

The 1½% bonds payable 1st September 1944 at 100%, will be dated and bear interest from 1st March 1942, and will be non-callable to maturity. Bearer bonds with coupons will be issued in denominations of $1,000 and $100,000, and may be registered as to principal. Bearer bonds of $100,000 denomination will be available only at the time of issue and will be exchangeable without charge at any time into bearer bonds of $1,000. Fully registered bonds, the interest on which is paid direct to the owner by cheque, will be issued in denominations of $1,000, $10,000 and $100,000.

TRANSFER REGULATIONS

The first transfer of fully registered bonds of each maturity of this loan into bearer bonds with coupons attached will be effected on or after 1st April 1942 without charge. On subsequent transfers, subject to such reasonable conditions as the Minister may prescribe and the payment of fifty cents for each new bond issued, holders of fully registered bonds without coupons will have the right to convert into bonds with coupons, and holders of bonds with coupons will have the right to convert into fully registered bonds without coupons at any time on application to any agency of the Bank of Canada.

DELIVERY OF BONDS

Bearer bonds with coupons attached, of each maturity of this loan, will be available for delivery at the time of application, or within five days thereof, to cash or conversion subscribers initially making payment in full. Bonds registered as to principal, or as to principal and interest, will be delivered to subscribers upon making payment in full as soon as the required registration can be effected.

PAYMENT IN FULL ON INSTALMENT DATES

Subscriptions may be paid in full at the time of application at the issue price, or prices, *without* accrued interest, or, in respect to the 3% and/or 2¼% bonds, on any instalment due date thereafter; in the latter case accrued interest on the respective instalment or instalments will be charged. Under this provision, payment for subscriptions may be made as follows—

	3% Bonds	2¼% Bonds
If remainder (90%) paid 15th April 1942 - - - -	$90.33 per $100	$90.25 per $100
If remainder (75%) paid 15th May 1942 - - - - -	$75.52 per $100	$75.39 per $100
If remainder (60%) paid 15th June 1942 - - - -	$60.67 per $100	$60.50 per $100
If remainder (40%) paid 15th July 1942 - - - -	$40.77 per $100	$40.58 per $100
If remainder (final) paid 15th August 1942 - - -	$20.82 per $100	$20.62 per $100

INITIAL PAYMENT AND TITLE

Subscriptions, other than those paid in full on application, must be accompanied by a payment of 10% of the par value subscribed. All cheques covering payments are to be made payable to the credit of the Receiver General of Canada. Title to the bonds shall not pass to the subscriber until payment in full has been completed. Subscriptions will be accepted by Victory Loan Salesmen, by any branch in Canada of any Chartered Bank, or by any authorized Savings Bank, Trust or Loan Company.

INSTALMENT PAYMENTS AND RECEIPTS

Non-negotiable receipts will be issued upon request to all instalment subscribers by the Chartered Bank, authorized Savings Bank, Trust or Loan Company, designated by the subscriber in the application form. These receipts will be exchangeable for bonds at the designated bank, trust or loan company, when the subscription is fully paid. All receipts must be exchanged before 1st September 1942. Payment of all instalments must be made at the bank, trust or loan company, originally designated by the subscriber. Payment of instalments, or payment of balance in full, after the subscription lists are closed, should be made only on an instalment due date.

FORM OF BOND

Subscribers must indicate on their applications the form of bond and the denominations required, and the bond so indicated will be delivered by the designated bank, trust or loan company.

Application forms may be obtained from any Victory Loan Salesman, from the National War Finance Committee or any representative thereof, from any branch in Canada of any Chartered Bank, or from any authorized Savings Bank, Trust or Loan Company.

Department of Finance, Ottawa, 16th February 1942.

ACKNOWLEDGMENT OF APPLICATION

(Do not detach from above)

The undersigned Victory Loan Salesman, Bank, Trust or Loan Company, has received a duly executed application for bonds of the Second Victory Loan, the essential details of which are as follows—

NAME AND ADDRESS OF SUBSCRIBER

.....
(Name)

.....
(Address)

AMOUNT AND MATURITY SUBSCRIBED

$.....of 3% BONDS $.....of 2¼% BONDS $.....of 1½% BONDS
(Par value) (Par value) (Par value)

PAYMENT AND DELIVERY TO BE MADE AT

.....
(Name of Bank, Trust or Loan Company)

.....
(Branch and address)

Date.....1942.

.....
(Signature of receiver of application)

SPECIAL NOTE

The subscriber should carefully preserve this acknowledgment. It evidences his subscription and indicates the branch of the Bank, Trust or Loan Company where he has undertaken to complete the transaction. Subscribers should allow about five days from date of application for bonds to be available at designated Bank, Trust or Loan Company. Complete details of the security purchased and the manner in which payment is to be made therefor will be found above and on the reverse hereof.

APPLICATION FORM — SECOND VICTORY LOAN

To, Bank of Canada, fiscal agent of the Government of Canada:

I/WE hereby agree to purchase bonds of the Second Victory Loan, as designated below, and to make payment therefor in accordance with the terms of the official prospectus of the loan.

NAME AND CORRECT POSTAL ADDRESS OF SUBSCRIBER

..... (Print full name and state whether Mr., Mrs. or Miss) ..... (Telephone number)

..... (Complete and correct postal address)

AMOUNT (PAR VALUE) OF BONDS DESIRED

	3% BONDS	2¼% BONDS	1½% BONDS
FULLY PAID SUBSCRIPTION	$	$	$
INSTALMENT SUBSCRIPTION	$	$	USE ABOVE SPACE FOR SUBSCRIPTIONS TO 1½% BONDS AS THEY ARE ONLY AVAILABLE BY FULLY-PAID CONVERSION.

See reverse hereof for details of instalment plan.

Subscribers proposing to pay in whole or part by conversion of 1½% and/or 2% bonds due 1942 will fill in on reverse hereof the amount of either or both of same to be surrendered.

PAYMENT AND DELIVERY TO BE MADE AT

..... (Name of Bank, Trust or Loan Company)

..... (Branch and address)

METHOD OF PAYMENT

FULLY-PAID SUBSCRIPTION BY CHEQUE HEREWITH	INSTALMENT SUBSCRIPTION BY CHEQUE HEREWITH	AT ABOVE-NAMED BANK, TRUST OR LOAN CO.	IN EXCHANGE FOR 1½% AND/OR 2% BONDS DUE 1942

Mark prominently with a cross, in the one or more rectangles indicating the desired method.

FORM AND DENOMINATIONS OF BONDS DESIRED

	3% BONDS			2¼% BONDS		1½% BONDS	
BEARER BONDS WITH COUPONS ATTACHED	X $50	X $100	X $500	X $1M			X $1M
	X $1M	X $5M	X $25M	X $5M	X $25M		X $100M
★REGISTERED ONLY AS TO PRINCIPAL	X $50	X $100	X $500	X $1M			X $1M
	X $1M	X $5M	X $25M	X $5M	X $25M		X $100M
★REGISTERED AS TO BOTH PRINCIPAL AND INTEREST	X $500		X $1M	X $1M	X $5M	X $1M	X $10M
	X $5M	X $10M	X $100M	X $10M	X $100M		X $100M

★ If registered bonds desired complete the instructions on reverse hereof.

Victory Loan Salesman (if any) securing subscription—

Name

Address

DIVISION

UNIT

DISTRICT

Date 1942

..... (Signature of subscriber)

PUBLICITY

This subscription may be reported to the National War Finance Committee.....

(Subscriber initial)

SPECIAL NOTE

In the case of all cash subscriptions a cheque in favour of the Receiver General of Canada in full payment, or for the first instalment thereon, should be attached. In the case of conversion subscriptions the bonds to be surrendered must be delivered at the bank, trust or loan company designated above. **Victory Loan Salesmen are not authorized to accept cash or securities in payment for bonds of the Second Victory Loan.**

CHEQUE FORM

(To be detached only by Bank on which drawn)

CHEQUE STAMP

ACCOUNT No.....

.....1942

PAY to the credit of the RECEIVER GENERAL OF CANADA the sum of

.....dollars $.....

To.....

(Name of Bank, Trust or Loan Company)

..... (Branch)

..... (Signature)

SCHEDULE OF INSTALMENT PAYMENTS

(Applicable only to the 3% and/or 2¼% bonds)

		3% Bonds	2¼% Bonds
On Application	10% or $10 per $100 bond, or if fully-paid	$100.00	$100.00
On 15th April 1942	15% or $15 per $100 bond, or if remainder (90%) paid	90.33	90.25
On 15th May 1942	15% or $15 per $100 bond, or if remainder (75%) paid	75.52	75.39
On 15th June 1942	20% or $20 per $100 bond, or if remainder (60%) paid	60.67	60.50
On 15th July 1942	20% or $20 per $100 bond, or if remainder (40%) paid	40.77	40.58
On 15th August 1942	final payment per $100 bond under instalment plan	20.82	20.62

The last payment on 15th August 1942, covers the final payment of principal, plus .82 of 1% in the case of the 3% bonds and .62 of 1% in the case of the 2¼% bonds representing accrued interest from 1st March 1942, to the due dates of the respective instalments. The first six months interest on the loan will be paid holders of bonds on 1st September 1942.

CONVERSION OF 1½% AND 2% BONDS DUE 1942

In part or full payment for the within-subscribed bonds of the Second Victory Loan the subscriber will surrender or cause to be surrendered at the Bank, Trust or Loan Company designated—

$..... **DOMINION OF CANADA 1½% BONDS DUE 15th MAY 1942, PRICE 100.59,**

and/or $..... **DOMINION OF CANADA 2% BONDS DUE 1st JUNE 1942, PRICE 100.80.**

The above prices are the respective surrender value of each issue in percentage of par value and are inclusive of accrued interest in each case; the resulting adjustment to be paid in cash. In no case shall the amount (par value) of the 1½% and/or the 2% bonds surrendered exceed the amount (par value) of bonds of the Second Victory Loan subscribed. The surrender value of bonds converted must be at least 10% of the cost value of the 3% and/or the 2¼% bonds subscribed, otherwise a cheque for the difference must be attached. Conversion into the new 1½% bonds must be for the same par value.

IMPORTANT—The 1½% and/or the 2% bonds surrendered must have, in the case of coupon bearer and coupon registered bonds, the final coupon *attached*. If registered, they must be accompanied by the necessary transfer documents, which may be obtained at any branch in Canada of any Chartered Bank or any authorized Savings Bank, Trust or Loan Company.

REGISTRATION INSTRUCTIONS

If registered bonds desired state in whose name to be registered and furnish at least one Christian or given name. Where bonds are to be registered in the name of a married woman her own Christian or given name *must* be stated, not that of her husband.

.....

(Print full name and state whether Mr., Mrs. or Miss)

.....

.....

(Give complete and correct postal address above)

Registration instructions approved.....

(To be signed by subscriber if bonds are to be registered in a name other than that of the subscriber.)

RECEIPT FOR BONDS

I/WE hereby acknowledge receipt of the within-described bonds of the Second Victory Loan—

....

(Date) (Signature)

Serial number(s) of bond(s) .....

THIS ENTIRE PANEL FOR BANK USE ONLY

Application number

Receipt number

RECORD OF INSTALMENT PAYMENTS

	DATE	AMOUNT
1st Pay't.		
2nd Pay't.		
3rd Pay't.		
4th Pay't.		
5th Pay't.		
6th Pay't.		

I hereby authorize the Bank, Trust or Loan Co. designated on reverse hereof, to debit my Current/Savings Account No. .....with subsequent payments as due on this subscription.

.....

Signature.

SECOND VICTORY LOAN 1942

City Employees' Committee

Bulletin No. 2 - for Committee Members only.

A salesman's portfolio is forwarded herewith.

There are three forms attached to the front of the portfolio - our numbers 1 - 2 - 3.

Each canvasser should list all employees in his section on form numbered "1" and he is asked to complete same and forward it to the City Clerk when his work is done. This will be the hard part of your job but War Work is not easy.

Form "2" if the employee wants to make arrangements with his Credit Union please use this form only.

Form "3" is for cash - part payment or bank order subscriptions.

Immediately upon receipt of subscription by the City Clerk subscriber's badge and certificate will be returned to each canvasser for distribution.

Kindly proceed with your canvas as soon as possible and make returns each morning to the City Clerk,

SECOND VICTORY LOAN
Employees' Committee

B U L L E T I N
By
J.F. BERRY CITY CLERK

General Distribution.

When it was necessary to speak plainly I have done so and have been the author of certain special bulletins for single departments where there has been cause for complaint on tardiness and when the filing of Victory Loan applications should have been much further advanced.

I have at this time subscribed my name to this issue and accept any responsibility for bulletins issued to date. It would take a lot of space to tell you what I have had to bear with, daily, from Victory Loan Headquarters in hearing criticism of City employees. Let us in the final days of the campaign come through with a winning score.

The head of every City Department has been responsible for his own group. See her or him if you can raise your subscription and by all means become a subscriber if you have not already done so.

If you have subscribed at home or through a bank please make a report giving details and the departmental quota will be credited with sams.

Here is a story: This morning it took me 30 minutes to walk two blocks near the City Hall. I met four persons who spoke about our part in the Victory Loan and two of them became subscribers. One conversation was with an Alderman and his salutation was: "What's the matter with you people in the City's service, people want to know if you know there's a war on; I heard more criticism of you people on .....Street last night than I have heard in a long time." Of course I directed him to a place where he could do most good.

The work in this Campaign has not been easy or pleasant. Of course no reward is expected and none will be received. This is the final appeal. I give you the following table showing departmental standings. I do hope we all reach our objectives and we will if every person does his share:

Departments	Quota	Amount	% Of Total Objective
City Hall	$10,000.	8,100.	81%
Fire Department	$20,000.	9,850.	49 1/4%
Police Department	18,000.	13,000.	72%
Works Department	27,000.	9,650.	35 1/2%
Miscellaneous:	20,000.	14,950.	74 3/4%
Parks	(		
Cemetery	)		
Health	(		
Coal	)		
Library	(		
Home A & I.	)		
Welfare	(		
Bd.of Control	)		
Jail	(		
Weigh Scales	)		
Central Market	(		
Playgrounds	)		

Transcribed

WAR SAVINGS FOR VICTORY

Recognizing the need for an all-out war effort, and wishing personally to support our armed forces to the fullest extent, I now desire to increase my pledge until further notice to $..... each pay day, for the purchase of War Savings Certificates.

.....Employee

.....No.

.....Dept.

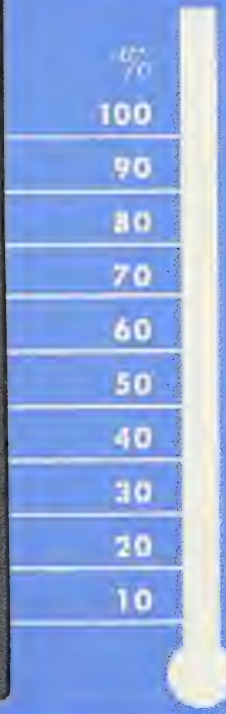
Date effective .....

W.S.C. 17 — 200M-10-41 — PRINTED IN CANADA

VICTORY LOAN

FEBRUARY 1942

OFFICIAL COMPANY SALESMAN



MARK PROGRESS WITH RED CRAYON AND GET FINAL RESULT CERTIFIED

KEEP AS A SOUVENIR OF YOUR SELLING JOB

SALESMAN'S NAME

CERTIFIED BY

%

SOLD

Canvasser's Name Miss F. Linden Dept. Public Library

Canvasser's Total Quota $

NAME	QUOTA $	GOOD W. S. CERTS.	POOR W. S. CERTS.	BOUGHT 1st VICTORY BOND	REMARKS (Reason for Not Buying)
M. Farrah		✓			$100 bought bonds.
L. Thompson		✓		✓	$100
R. Nelson		✓		✓	
C. Wade					
M. Brown					$100 bought bonds as membership fee to Credit Union
✓ G. Simpson	✓				$100
C. Carlson		✓			$100 bought war bonds
[illegible] Schubeck					$100
M. Richardson		✓		✓	$100
K. Nettleton		✓		✓	$50 membership fee paid
✓ M. Toland	✓				$100 bought bonds
✓ F. Smith	✓	✓			$100
✓ Mrs. M. Kenney	✓				$25
✓ E. Carlson	✓	✓		✓	$100
✓ [illegible]	✓				$50
✓ A. Hanson	✓				$50
[illegible] Nordin		✓			$
✓ F. Linden	✓	✓		✓	$100 bought bonds

How to Use this Sales Kit

•

YOU have been selected by your executive as a salesman to solicit subscriptions for Second Victory Loan Bonds from your fellow employees. For a day or two, you are going to be a bond salesman —something you may never have expected to be. But don't let it frighten you. It's really just as simple as A-B-C. It will take very little time and will afford you a real sense of pleasure and satisfaction in knowing that you have helped the war effort in a big way.

Here is your Sales Kit. In it you will find a little cardboard thermometer which you can fasten on your coat (or dress) and mark with a red pencil or crayon to show the record of your progress as you proceed with your canvassing. Also in the kit is a list of names of employees from whom you are to solicit subscriptions. Opposite each name on the list there should be a quota figure, indicating the number of $50 Bonds that the employee should subscribe for. Also opposite each name is a mark showing whether or not the employee is purchasing War Savings Certificates regularly in substantial amounts—to guide you in your conversation.

Subscriptions by employees will be of two kinds:

(1) Cash subscriptions from their accumulated savings or bank accounts, and

(2) Time-payment subscriptions by means of the payroll savings plan.

With this kit is a supply of application forms which you will use and fill out for *cash* subscriptions from accumulated savings. These applications should be turned over to your company for completion of the contracts.

When the subscription is made in accordance with the payroll savings plan, do not fill out the application form. Instead, have the subscriber sign the payroll deduction *pledge card* (a supply of which you will find in the kit). In both cases, however, the subscriber is to get a receipt from you, acknowledging his application or subscription, as the case may be. The company handles all of the routine from that point on.

If an employee convinces you he cannot afford to buy a bond, be sure to get him to increase his subscription for War Savings Certificates. There are forms for this purpose, too, in this kit.

Also enclosed is a short but forceful selling story for the Victory Loan, in printed words and pictures. Then there is a specimen bond which you can show to each prospective purchaser—to let him see and feel what he is buying. Finally, there is a supply of small booklets which tell very graphically why it is up to every worker to do everything he can to support Canada's war effort. One of these booklets should be handed to any prospect who insists on "thinking it over".

Speed, enthusiasm and good humour will do the trick. Start off with the absolute conviction in mind that *every* prospect on your list is going to subscribe. *Have no doubt of it!* You can't even conceive of anyone not subscribing after the talk in which all employees are told that their decision in this matter practically declares whether or not they are in this war!

Don't start your sales approach by telling the prospect how many bonds you expect him to buy. Ask him, "How many can I put you down for—from cash savings and also through the payroll savings plan?" Every now and then someone will amaze you by subscribing for more than you expected. So let each employee make his own decision. If he asks you how many he is expected to buy, answer by mentioning a figure about double the amount you expect and then settle for half of that, if necessary. If a subscription strikes you as being too small, tell the prospect frankly, but with good humour: "You don't really expect me to turn in a subscription like that for you, do you?"

Keep the fact firmly fixed in your mind that you are actually doing each employee a favour in getting him to pledge his subscription. Your prospect is not doing you a favour nor making a sacrifice. He is merely making a loan to the Government, with good interest. Every person who undertakes this will thank you a year from now for the funds he has saved as a result of your effort. Keep this thought in mind constantly, because it is the *absolute truth.*

Start your subscription list off with those you feel pretty sure will give you a good subscription. Being able

to mention the success you've already had is a great lever. Do not, however, reveal the amount of any individual subscription unless you have been specifically authorized to do so.

Don't miss the worker who has accumulated savings of an amount which would make a good "down payment" on Victory Bonds—leaving a balance to be paid by payroll deductions.

Finally, to those who say they will not subscribe be sure to explain that you must turn in a card giving the reasons why they cannot subscribe. Don't fool about this. Remember that every last one of us either is in this war or not in it!

If you cannot secure a subscription in any other way, as a *last resort* you can say: "Well, at least *try* it. Let me put you down for one $50 bond. If you find yourself in an emergency and cannot keep up the payments, you can sell the bond. But, at least, you will have *tried.* How about it?"

The talk before the mass meeting of employees will take care of the major part of the selling. Your own success depends on how much enthusiasm and energy you put into following up the talk and asking your fellow employees for their subscriptions.

The attractive cover of your sales kit, along with your "progress thermometer" showing the certified results of your canvass, should be kept as a souvenir of your service in the Second Victory Loan Campaign. Keep them and show them to your friends, as proof of your achievement as "bond salesman for a day".

Now it's up to you. Go to it!

Who's going to win this war?

"THE CRISIS is upon us!"

—*WINSTON CHURCHILL*

But, fortunately,

the decision still

lies in our hands

— YOURS and MINE!

The German, Italian and Japanese peoples had (and still have) all of their decisions made for them! The people of the conquered countries have all of their decisions made for them!

The Axis gangsters starved their people for years in order to arm for aggressive warfare . . . then thrust them into a war to conquer the world and enslave all free people — including you and me and our families!

***We**, as free Canadians, made our own choice. We decided of our own free will to accept the Axis challenge — to fight for our freedom and our very lives.*

Now, truly, the crisis is upon us! It is still your choice and mine . . .

WE CAN CHOOSE:

Bombs on Japan . . . or
. . . Bombs on Canada

Axis dive bombers
sinking our ships . . . or

. . . Our bombers sinking
Axis ships

Axis submarines
blockading
Canadian coasts . . . or

. . . Our submarines
blockading Axis
territory

In short, our
FREEDOM . . . or
. . . SLAVERY!

HOW CAN WE MAKE OUR CHOICE?

By putting up our money . . . by lending it, voluntarily, to our country for use in wiping out the Axis aggressors once and for all. If we don't do this — if we make the wrong choice — then we shall deserve whatever happens to us. And one thing that is likely to happen is that we shall never again have the opportunity to make our own decisions or to lend our money voluntarily!

Your dollar and my dollar are every bit as important now as the rich man's thousand dollars or the banks' hundreds of thousands . . . more important, in fact, because there are so many more of us!

Do you know that nine out of every ten people in Canada who are gainfully employed are earning less than $2,000 a year?

The success of this Second Victory Loan depends on us—on your subscription and my subscription for every dollar we can put aside every week.

By buying the new Victory Bonds, you and I are making our choice between freedom and Nazi slavery.

We are not only insuring our final Victory over the Axis but saving money for the future — insuring the security of our families and homes for the days of peace, when the money we lend now will be returned to us with interest.

Don't say you "can't afford" any more pay deductions.

Sure, the old pay envelope is taking a beating right now. But it can take another rap any old day to hand those Nazis a beating they'll never forget! Just remember that if we lived in Germany or one of the conquered countries, we'd be giving up a whole lot more. And it wouldn't be a loan! It would be "for keeps"!

You and I can easily give up a few more unnecessary comforts and habits in order to get into this war. Maybe we can't carry guns, but we can BUY BONDS! We can save those nickels, dimes, quarters and half dollars that we've been spending for things we didn't really need. We can set aside that amount of money every week and never miss it.

WE CAN USE IT TO BUY THE NEW VICTORY BONDS!

Let's

Get In and FIGHT!

BUY VICTORY BONDS NOW

and...

set the Axis back on its HEELS!

HEEL HITLER

HEEL DUCE

HEEL TOJO

REGISTRATIONS

SURNAME OF REGISTERED HOLDER PRINT IN BLOCK LETTERS

CHRISTIAN NAME

MR.
MRS.
MISS

SURNAME OF REGISTERED HOLDER

CHRISTIAN NAME

MR.
MRS.
MISS

SURNAME OF REGISTERED HOLDER

CHRISTIAN NAME

MR.
MRS.
MISS

SURNAME OF REGISTERED HOLDER

CHRISTIAN NAME

MR.
MRS.
MISS

W.S. 15 (Old WSC 15)—500M—10-41

WAR SAVINGS PLEDGE CARD

Until further notice please deduct from my regular pay the sum of _____ each _____ for the purchase of War Savings Certificates.

It is understood that for each $4.00 so deducted I will receive one $5.00 War Savings Certificate registered in my name or that of anyone else I may designate.

_____ Employee

_____ No.

_____ Dept.

This Card should be handed in to the Pay Office or to your Department Head.

19XX 19XX

SERIES K.4 — SÉRIE K.4

DOMINION OF CANADA / DU CANADA

E000000 E000000

VICTORY LOAN - 1941
XX PER CENT BONDS DATED JUNE FIFTEENTH 1941
PRINCIPAL DUE JUNE FIFTEENTH 19XX.

EMPRUNT DE LA VICTOIRE - 1941
OBLIGATION À XX POUR CENT DATÉE DU 15 JUIN 1941
ÉCHÉANCE DU CAPITAL LE 15 JUIN 19XX.

THE GOVERNMENT OF THE DOMINION OF CANADA
for value received will pay to the bearer, or, if registered, to the registered holder hereof, the sum of

ONE THOUSAND DOLLARS

on the fifteenth day of June 19xx and will pay interest on such principal sum at the rate of xx per cent. per annum from the fifteenth day of June, 1941, semi-annually on the fifteenth day of June and on the fifteenth day of December upon presentation and surrender as severally they mature of the coupons for such interest hereto annexed. Such principal sum is payable at any of the Agencies in Canada of the Bank of Canada at the holder's option. Coupons are payable, free of exchange, at any branch in Canada of any chartered bank. Such principal sum and interest are payable in lawful money of Canada.

This bond is one of an issue of xx per cent. bonds of the Dominion of Canada authorized by Act of the Parliament of Canada issued or to be issued of date the fifteenth day of June 1941 and payable the fifteenth day of June 19xx.

The bonds of this issue are subject to redemption as a whole or in part by lot at the option of the Government at any of the places of payment mentioned herein together with accrued interest on the principal sum to the date of redemption, on or at any time after the fifteenth day of June 19xx on sixty days' notice. Notice of intention to redeem shall be given by advertisement thereof in the Canada Gazette and in a daily newspaper of general circulation published in the City of Ottawa and in each city in Canada where there is an Agency of the Bank of Canada once in each fortnight for four consecutive fortnights, the first publication to be not less than sixty days prior to the redemption date specified in such notice. After the redemption date specified in such notice interest hereon shall cease to accrue.

Registered bonds without coupons are issuable in denominations of $500, $1,000, $5,000, $10,000 and $100,000. Bonds with coupons are issuable in denominations of $50, $100, $500, $1,000, $5,000 and $25,000.

This bond shall pass by delivery, unless it is registered as to principal in the holder's name at the Head Office of the Bank of Canada at Ottawa, and such registration is noted hereon by or on behalf of the Bank of Canada, Registrar of the bonds of this issue. After such registration no transfer shall be valid unless made by written instrument approved by the Bank of Canada at the Head Office of the said Bank at Ottawa by the registered holder in person or by duly authorized attorney and similarly noted hereon by the Registrar, but this bond may be discharged from registration by being transferred to bearer and its transferability by delivery being noted hereon after which it may again from time to time be registered or made transferable to bearer as before. Such registration however shall not affect the negotiability of the coupons which shall continue to be transferable by delivery.

This bond also upon presentation at the Head Office of the Bank of Canada in Ottawa, bearing all unmatured coupons and accompanied by a written instrument of transfer in form approved by the Bank of Canada, may be exchanged for a registered bond or bonds without coupons of this issue for the same aggregate principal amount and carrying all unmatured interest obligations. Any such registered bond, without coupons, may in turn be exchanged for a coupon bond or bonds of this issue for the same aggregate principal amount and bearing all unmatured coupons. Any such transfer or exchange may be effected through any of the Agencies of the Bank of Canada.

The Government of the Dominion of Canada agrees to make transfers and exchanges of bonds of this issue as aforesaid upon compliance by the bond holder with such reasonable regulations as may be prescribed in the premises and upon the payment of fifty cents for each new bond to be issued (subject to certain exceptions approved by the Minister of Finance).

IN WITNESS WHEREOF the Government of the Dominion of Canada pursuant to due authorization by law, has caused this bond and the coupons for interest attached hereto to be duly executed by the engraved facsimile of the signature of the Deputy Minister of Finance and this bond to be countersigned by the engraved facsimile of the signature of an officer of the Bank of Canada.

DATED AT OTTAWA, the fifteenth day of June 1941.

COUNTERSIGNED
CONTRESIGNÉ

OF THE BANK OF CANADA, FISCAL AGENT OF THE GOVERNMENT OF CANADA.
POUR LA BANQUE DU CANADA, AGENT FINANCIER DU GOUVERNEMENT DU CANADA.

DEPUTY MINISTER OF FINANCE.
LE SOUS-MINISTRE DES FINANCES.

LE GOUVERNEMENT DU DOMINION DU CANADA
payera, pour valeur reçue, au porteur ou, s'il s'agit d'un titre nominatif, au détenteur immatriculé, la somme de

MILLE DOLLARS

le quinzième jour de juin 19xx, et payera sur le capital, à partir du quinzième jour de juin 1941, sur présentation et remise, au fur et à mesure de leurs échéances respectives, des coupons d'intérêt ci-annexés, un intérêt au taux de xx pour cent l'an, semestriellement, les quinzième jours de juin et de décembre. Le capital de la présente obligation est payable à toute agence au Canada de la Banque du Canada, au choix du détenteur. L'intérêt est payable, sans frais, à toute succursale au Canada d'une banque à charte. Le capital de l'obligation ainsi que l'intérêt sur icelle sont payables en monnaie légale du Canada.

La présente obligation fait partie d'une émission d'obligations du Dominion du Canada au taux d'intérêt de xx pour cent émises ou à émettre à la date du quinzième jour de juin 1941 et remboursables le quinzième jour de juin 19xx, telle qu'autorisée par une loi du Parlement du Canada.

Les obligations de la présente émission sont assujetties au remboursement total ou partiel par voie de tirage, au choix du Gouvernement, à tout endroit de payement mentionné dans la présente obligation, avec l'intérêt couru sur le capital jusqu'à la date de rachat, le quinzième jour de juin 19xx ou en tout temps après cette date, sur un avis de soixante jours. Le préavis de remboursement sera signifié par voie d'annonce dans la Gazette du Canada et dans un journal quotidien reconnu, publié en la cité d'Ottawa et dans chaque ville du Canada où se trouve une agence de la Banque du Canada, une fois par quinzaine pendant quatre quinzaines consécutives, la première insertion devant être faite au moins soixante jours avant la date du remboursement spécifiée dans ledit avis. L'intérêt des obligations cessera de courir après la date de remboursement spécifiée dans ledit avis.

Les obligations nominatives sans coupons peuvent être émises en coupures de $500, $1,000, $5,000, $10,000 et $100,000. Les obligations avec coupons peuvent être émises en coupures de $50, $100, $500, $1,000, $5,000 et $25,000.

La présente obligation est cessible par simple livraison à moins qu'elle n'ait été immatriculée quant au capital au nom du détenteur, au siège social de la Banque du Canada, à Ottawa, mention de cette immatriculation étant faite sur la présente obligation par ou pour la Banque du Canada, registraire des obligations de la présente émission. Après cette immatriculation, aucun transfert n'est valable à moins d'une déclaration écrite, signée par le détenteur immatriculé ou par son fondé de pouvoir dûment autorisé et approuvée par la Banque du Canada à son siège social d'Ottawa et mentionnée par elle sur l'obligation. La présente obligation peut être libérée de l'immatriculation par transfert au porteur, et sa cessibilité par livraison doit être mentionnée sur icelle, après quoi elle peut encore à l'occasion être immatriculée ou rendue transférable au porteur comme auparavant. Toutefois, cette immatriculation n'influera pas sur la négociabilité des coupons qui resteront transférables par simple livraison.

De même, la présente obligation, sur présentation au siège social de la Banque du Canada à Ottawa, munie de tous les coupons non échus et, s'il s'agit d'un titre nominatif, accompagnée d'une déclaration de transfert par écrit dont la rédaction aura été approuvée par la Banque du Canada, peut être échangée contre une ou plusieurs obligations nominatives sans coupons, de la présente émission, pour le même montant de capital, et comportant tous les intérêts non échus. Toute obligation nominative sans coupons peut, à son tour, être échangée contre une ou plusieurs obligations avec coupons de la présente émission, pour le même montant de capital, et munie de tous les coupons non échus. Ces transferts ou échanges peuvent s'opérer par l'intermédiaire de toute agence de la Banque du Canada.

Le Gouvernement du Dominion du Canada s'engage à effectuer les transferts et échanges d'obligations de la présente émission comme susdit, après que le détenteur se sera conformé à toutes les formalités raisonnables prescrites dans les circonstances et aura versé la somme de cinquante cents pour chaque nouvelle obligation à émettre (subordonnément à certaines exceptions approuvées par le ministre des Finances).

EN FOI DE QUOI le Gouvernement du Dominion du Canada, dûment autorisé par la loi, a fait valider la présente obligation et les coupons d'intérêt y annexés par l'apposition d'un fac-similé gravé de la signature du sous-ministre des Finances, et du contreseing gravé d'un fonctionnaire de la Banque du Canada.

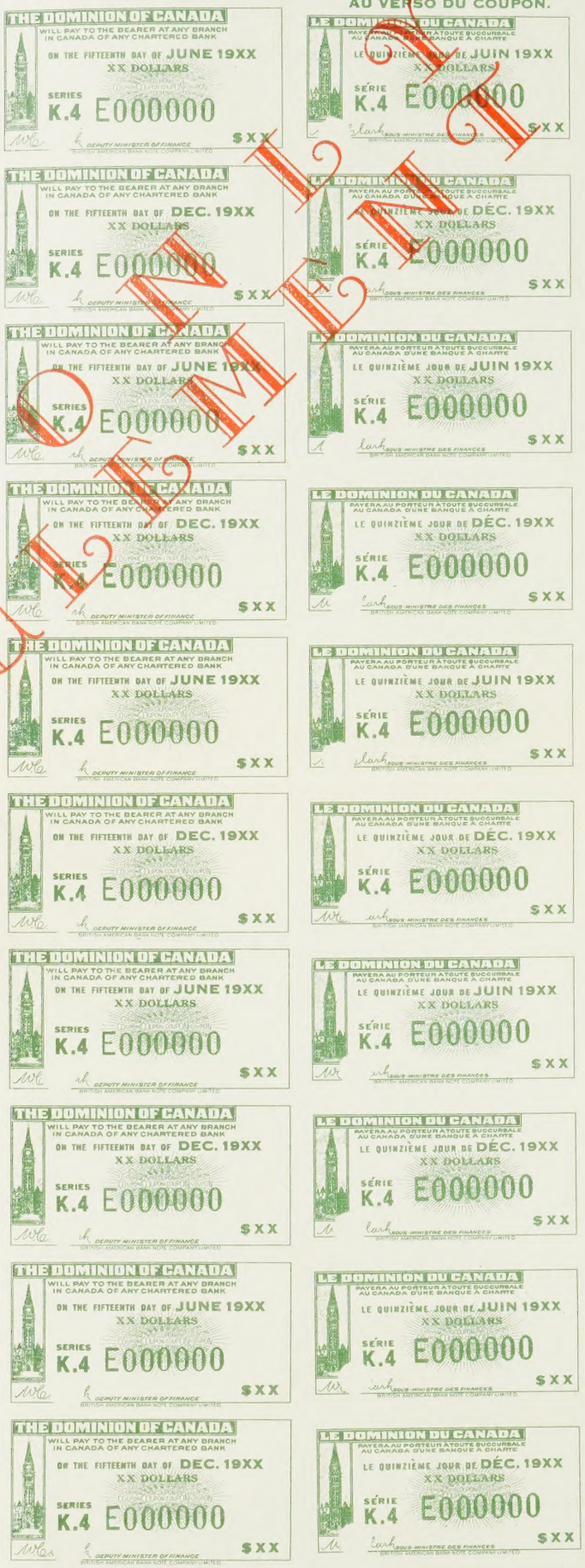
DATÉE À OTTAWA, le quinzième jour de juin 1941.

SPECIMEN

BRITISH AMERICAN BANK NOTE COMPANY LIMITED

FACE OF COUPON.
FACE DU COUPON.

REVERSE SIDE OF COUPON.
AU VERSO DU COUPON.



SPECIMEN